

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION**

In re: KRISTINA LYNNE ANSPACH	§	Case No. 16-bk-15759
JONATHAN PAUL ANSPACH	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/15/2016.
- 2) The plan was confirmed on 02/28/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 08/16/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,908.00.
- 10) Amount of unsecured claims discharged without full payment: \$85,028.72.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 19,475.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 19,475.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,497.04	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,497.04
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LYNN E FELDMAN	Lgl	1,810.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	2,263.34	2,263.34	887.30	0.00
GLHEC & AFFILIATES: GLHEGC,	Uns	0.00	8,064.47	8,064.47	3,161.52	0.00
GLHEC & AFFILIATES: GLHEGC,	Uns	0.00	3,723.64	3,723.64	1,459.78	0.00
ECMC	Uns	0.00	13,368.97	13,368.97	5,241.05	0.00
PATIENT FIRST	Uns	0.00	83.08	83.08	32.57	0.00
AMERICAN HERITAGE FED CU	Uns	0.00	1,937.95	1,937.95	759.73	0.00
WELLS	Sec	0.00	2,907.63	2,907.63	0.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	467.40	467.40	183.23	0.00
NAVIENT SOLUTIONS, LLC	Uns	0.00	7,952.58	7,952.58	3,117.66	0.00
NAVIENT SOLUTIONS, LLC	Uns	0.00	6,766.00	6,766.00	2,652.48	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	503.89	503.89	197.54	0.00
JPMORGAN CHASE BANK, NA	Sec	11,206.00	20,961.23	20,961.23	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	298.14	298.14	116.88	0.00
JPMORGAN CHASE BANK	Sec	169,408.00	159,173.03	159,173.03	168.22	0.00
AES/FRN SL	Uns	13,102.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FCU	Uns	2,000.00	NA	NA	0.00	0.00
BERKS CREDIT & COLECTION	Uns	247.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BUXMONT PULMONARY & SLEEP	Uns	28.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Uns	2,959.00	NA	NA	0.00	0.00
CCEC CEDAR CREST	Uns	142.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT INC	Uns	303.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	1,438.00	NA	NA	0.00	0.00
GRAND VIEW EMERGENCY MED	Uns	2,186.00	NA	NA	0.00	0.00
GRIMLEY FINANCIAL	Uns	472.00	NA	NA	0.00	0.00
GVHMP INFECTIOUS DISEASE	Uns	55.00	NA	NA	0.00	0.00
HARLEYVILLE EMERGENCY MED.	Uns	275.00	NA	NA	0.00	0.00
MEDICAL IMAGING OF LV	Uns	23.00	NA	NA	0.00	0.00
MIDLAND CRREDIT MANAGEMENT	Uns	504.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	504.00	NA	NA	0.00	0.00
NATIONAL REC. AGENCY	Uns	262.00	NA	NA	0.00	0.00
NAVIENT	Uns	20,872.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Uns	3,717.00	NA	NA	0.00	0.00
PENN FOUNDNATION	Uns	900.00	NA	NA	0.00	0.00
PORT REC. ASSOC.	Uns	522.00	NA	NA	0.00	0.00
PROCO	Uns	1,799.00	NA	NA	0.00	0.00
QUALERTOWN VETERINARY CLINIC	Uns	181.00	NA	NA	0.00	0.00
RECIEVABLES MANAGENT SYS	Uns	104.00	NA	NA	0.00	0.00
RESIDENT DATA LLC	Uns	51.00	NA	NA	0.00	0.00
ROTHMAN INSTITUTE	Uns	1,071.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	303.00	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Uns	467.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	2,922.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 159,173.03	\$ 168.22	\$ 0.00
Debt Secured by Vehicle	\$ 20,961.23	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,907.63	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 183,041.89	\$ 168.22	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 45,429.46	\$ 17,809.74	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,497.04	
Disbursements to Creditors	\$ 17,977.96	
TOTAL DISBURSEMENTS:		\$ 19,475.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/15/2021

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.